

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

20-10823 BKAOD02
BROCK & SCOTT, PLLC
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Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Santander Bank, N.A.

In Re:

SAMUEL K TOMPOE
CECELIA TOMPOE



Order Filed on July 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 18-17695-CMG

Hearing Date: _____

Judge: CHRISTINE M.
GRAVELLE

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: July 20, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Santander Bank, N.A.
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC
Debtors' Counsel: Law Offices of Sklar Smith-Sklar, Esquire
Property Involved ("Collateral"): 66 Penwood Drive, Ewing, NJ 08618

Relief sought: ☒ Certification of Default
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtors' future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are overdue for 4 months, from April 1, 2022 to July 1, 2022.
☒ The Debtors are overdue for 4 payments at \$1,619.40 per month.
☐ The Debtors is assessed for _____ late charges at \$ _____ per month.
☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.

Total Arrearages Due: \$6,477.60

2. Debtors must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$ _____. Payment shall be made no later than _____.

☒ Beginning on August 1, 2022, regular monthly mortgage payments in the amount of \$1,619.40 shall resume.

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$ _____ for _____ months.

☒ The amount of \$6,477.60 shall be capitalized in the Debtors' Chapter 13 plan. Debtors shall file a Modified Plan within fifteen (15) days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

☐ Immediate payment:

☒ Regular monthly payment:

Santander Bank, N.A.
1 Corporate Drive, Ste 360,
Lake Zurich, IL 60047

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtors fail to file a Modified Plan within fifteen (15) days from the date of this Order or make any regular monthly payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within _____ days.

☐ Attorneys' fees are not awarded.

rev.8/1/15

In re:
Samuel K Tompoe
Cecelia Tompoe
Debtors

Case No. 18-17695-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Jul 20, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel K Tompoe, Cecelia Tompoe, 66 Pennwood Drive, Trenton, NJ 08638-4716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor SANTANDER BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Candcyce Ilene Smith-Sklar	on behalf of Joint Debtor Cecelia Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Candcyce Ilene Smith-Sklar	on behalf of Debtor Samuel K Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor SANTANDER BANK N.A. craig.keiser@law.njoag.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 20, 2022

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Matthew K. Fissel

on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. FKA SOVEREIGN BANK, N.A. FKA SOVEREIGN BANK
nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13